

Fill in this information to identify the case:Debtor 1 Monique De Shon BroussardDebtor 2
(Spouse, if filing)

United States Bankruptcy Court for the : _____

District of Texas
(State)Case number 17-32943**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NWL Company, LLC*Court claim no. (if known): 15Last four digits of any number you
use to identify the debtor's account: XXXXXX3434Date of payment change:
Must be at least 21 days after date of
this notice 7/1/2021New total payment:
Principal, interest, and escrow, if any \$924.30**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtors' escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 600.59New escrow payment : \$ 606.98**Part 2: Mortgage Payment Adjustment****2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**☒ No☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtors' mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Monique De Shon Broussard

Case number (if known) 17-32943

First Name Middle Name Last Name

Part 4:**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Linda St. Pierre Date 5/28/2021
Signature

Print: Linda St. Pierre Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 860-240-9156 Email Linda.St.Pierre@mccalla.com

*Please note Creditor is in the process of filing a Transfer of Claim to reflect Creditor as the Transferee of this Claim. However, this Notice of Mortgage Payment Change is being filed to ensure Creditor's compliance with Fed. R. Bankr. P. 3002.1.

In Re: Monique De Shon Broussard

Bankruptcy Case No.: 17-32943
Chapter: 13_
Judge: Christopher M.
Lopez

CERTIFICATE OF SERVICE

I, Linda St. Pierre, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Monique De Shon Broussard
16307 Clay Pigeon Court
Missouri City, TX 77489

Nicholas Robin Westbrook
Westbrook Law Firm, PLLC
24 Greenway Plaza, Suite 1705
Houston, TX 77046

(served via ECF Notification)

David G Peake
Chapter 13 Trustee
9660 Hillcroft, Suite 430
Houston, TX 77096-3856

(served via ECF Notification)

US Trustee
Office of the US Trustee
515 Rusk Ave, Ste 3516
Houston, TX 77002

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 6/1/2021
(date)

By: /s/Linda St. Pierre

Linda St. Pierre
Authorized Agent for Creditor

Shellpoint Mortgage Servicing

Servicing

PO Box 10826

Greenville, SC 29603 0826

For Inquiries: (800) 365-7107

DARRELL W BROUSSARD
 MONIQUE D BROUSSARD
 16307 CLAY PIGEON CT
 MISSOURI CITY TX 77489

Analysis Date:

May 24, 2021

Loan:

Property Address:

16307 CLAY PIGEON COURT
 MISSOURI CITY, TX 77489

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jul01, 2021
P & I Pmt:			\$317.32	\$317.32
Escrow Pmt:			\$397.66	\$606.98
Other Funds Pmt:			\$0.00	\$0.00
Asst. Pmt (-):			\$0.00	\$0.00
Reserve Acct Pmt:			\$0.00	\$0.00
Total Payment			\$714.98	\$924.30

Prior Esc Pmt			December 01, 2020
P & I Pmt:			\$317.32
Escrow Pmt:			\$397.66
Other Funds Pmt:			\$0.00
Asst. Pmt (-):			\$0.00
Resrv Acct Pmt:			\$0.00
Total Payment			\$714.98

Escrow Balance Calculation		
Due Date:		July 01, 2021
Escrow Balance:		-\$2,654.96
Anticipated Pmts to Escrow:		\$0.00
Anticipated Pmts from Escrow (-):		\$0.00
Anticipated Escrow Balance:		-\$2,654.96

Shortage/Overage Information		Effective Jul01, 2021
Upcoming Total Annual Bills		\$5,958.37
Required Cushion		\$993.06
Required Starting Balance		\$3,972.25
Escrow Shortage		-\$6,627.21

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 993.06. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 993.06 or 1/6 of the anticipated payment from the account.	
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This is a statement of actual activity in your escrow account from Dec2020 to May 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(2,351.70)
Dec 2020				881.70	* County Tax	0.00	(3,233.40)
Dec 2020				2,657.47	* County Tax	0.00	(5,890.87)
Dec 2020				2,657.47	* County Tax	0.00	(8,548.34)
Feb 2021		2,657.47			* Tax Refund No Report	0.00	(5,890.87)
Mar 2021		397.66			*	0.00	(5,493.21)
Mar 2021		397.66			*	0.00	(5,095.55)
Mar 2021		397.66			*	0.00	(4,697.89)
Mar 2021		452.29			* Tax Refund No Report	0.00	(4,245.60)
Mar 2021		795.32			*	0.00	(3,450.28)
Apr 2021		397.66			*	0.00	(3,052.62)
May 2021		397.66			*	0.00	(2,654.96)
	\$0.00	\$5,893.38	\$0.00	\$6,196.64			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Shellpoint Mortgage Servicing
For Inquiries: (800) 365-7107

Analysis Date:

May 24, 2021

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Jul 2021	496.53		Starting Balance	(2,654.96)	3,972.25
Aug 2021	496.53			(2,158.43)	4,468.78
Sep 2021	496.53			(1,661.90)	4,965.31
Oct 2021	496.53	2,419.20	Hazard	(1,165.37)	5,461.84
Nov 2021	496.53			(3,088.04)	3,539.17
Dec 2021	496.53	881.70	County Tax	(2,591.51)	4,035.70
Dec 2021		2,657.47	County Tax	(2,976.68)	3,650.53
Jan 2022	496.53			(5,634.15)	993.06
Feb 2022	496.53			(5,137.62)	1,489.59
Mar 2022	496.53			(4,641.09)	1,986.12
Apr 2022	496.53			(4,144.56)	2,482.65
May 2022	496.53			(3,648.03)	2,979.18
Jun 2022	496.53			(3,151.50)	3,475.71
	<u>\$5,958.36</u>	<u>\$5,958.37</u>		(2,654.97)	3,972.24

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is (2,654.96). Your starting balance (escrow balance required) according to this analysis should be \$3,972.25. This means you have a shortage of 6,627.21. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 60 months.

We anticipate the total of your coming year bills to be 5,958.37. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$496.53
Shortage Installment:	\$110.45
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$606.98

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$813.85 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826